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AMENDMENTS TO THE CLAIMS

The following listing of claims will replace all prior versions and listings of claims in the application.

1-21. (Previously cancelled).

22. (Currently amended) An investment system ~~vehicle~~ including computer hardware and computer software for enabling a plurality of investors to selectively buy and sell interests in each of a plurality of different individual securities traded on at least one financial market, comprising:

a programmed computerized data processing system having at least one central processing unit for performing data processing operations, storage devices, databases, and communications interfaces;

a plurality of accounts, stored and processed by the programmed computerized data processing system, for which the plurality of investors buy and sell the interests in the plurality of securities, each of the accounts corresponding to at least one of the plurality of investors; and

a graphical user interface ~~provided by the programmed computerized data processing system~~ for the plurality of investors to create and manage their at least one corresponding account,

the programmed computerized data processing system performs data processing operations such that, for each of the plurality of individual securities, interests in the security which are bought or sold by the at least one investor correspond to a selected fractionalized market unit of the security, and

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the programmed computerized data processing system ~~performing~~ performs data processing operations ~~for~~; that

(a) accepting and executing individual ~~execute investor transmitted~~ orders from investors containing instruction to buy, [[and]] to sell, or to both buy and sell the interests in a the plurality of different individual securities; [[,]] ~~each of the orders is an instruction to buy and/or sell interests in one or more of the plurality of securities, and each of the orders can include a plurality of limit requests, wherein each of the plurality of limit requests is a request to buy or sell interests in one or more of the plurality of securities upon the happening of a specific event or condition determined by the investor and monitored by the programmed computerized data processing system.~~

(b) accepting individual orders containing a plurality of limit requests, monitoring each conditional event specified by the investor for each said limit request, and independently triggering the purchase or sale of securities, as instructed by the investor with each said limit request, after the conditional event specified by the investor for each said limit request has been met, or if the conditions are not met by a specified period of time, either cancelling any unfulfilled limit requests, converting unfulfilled limit requests to non-limit requests and executing them on behalf of the investor, or allowing any unfulfilled limit requests to remain pending for an additional specified period of time; and

(c) accepting individual orders containing at least one limit request applied to a plurality of different individual securities, monitoring the conditional event specified by the investor for each said limit request and triggering the purchase or sale of the plurality of securities, as instructed by the investor in the limit request, after the conditional event specified by the investor in the limit request has been met, or if the conditions are not met by a specified period of time, either cancelling any unfulfilled limit requests, converting unfulfilled limit

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requests to non-limit requests and executing them on behalf of the investor, or allowing any unfulfilled limit requests to remain pending for an additional specified period of time.

23. (Currently amended) The investment system ~~vehicle~~ of claim 22, wherein at least one of the plurality of the computerized data processing system accepts, monitors, and executes limit requests associated with a plurality of different individual securities, wherein the plurality of securities represents a partial set of the investor's whole portfolio of securities ~~is a request to buy or sell interests in more than one of the plurality of securities upon the happening of a specific event or condition.~~

24. (Currently amended) The investment system ~~vehicle~~ of claim 22, wherein the computerized data processing system accepts and monitors event or conditional events relating ~~can relate~~ to at least one of a market index, a change in a portfolio total value, a change in a portfolio weighted average value, a corresponding one of the plurality of accounts as a whole, and a corresponding one of the investors.

25. (Currently amended) The investment system ~~vehicle~~ of claim 22, wherein the computerized data processing system accepts and monitors event or conditional events relating ~~can relate~~ to something or someone unrelated to corresponding ones of the securities, a corresponding one of the accounts, or a corresponding one of the investors.

26. (Currently amended) The investment system ~~vehicle~~ of claim 22, wherein the computerized data processing system ~~investment vehicle performs operations for accepting and processing investor instructions~~ enables the investors to organize, using the graphical

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user interface, holdings in the corresponding accounts into one or more groups that can be defined by the investors to suit the investors' portfolio structuring desires.

27. (Currently amended) The investment system vehicle of claim 26, wherein the computerized data processing system performs operations for accepting and processing investor instructions to investor can specify an allocation factor for each security and for each group included in the account, the allocation factor for a group specifying a percentage of a total amount to be used to purchase interests in securities for the account, and the allocation factor for a security specifying a percentage of a total amount to be to be used to purchase interests in securities for the group in which the security is located, or if the security is not in a group, a percentage of the total amount to be used to purchase interests in securities for the account.

28 – 31. (Canceled)

32. (Currently amended) The investment system vehicle of claim 26, wherein the graphical user interface provides the investors with dynamically re-configurable building blocks for visually intuitive account management, each building block representing at least one of a security and a group of securities held in a corresponding one of the accounts, ~~to enable the investors to build, re-configure and manage the accounts in a visually intuitive manner and to visually offer the investors portfolio information for the accounts.~~

33. (Currently amended) The investment system vehicle of claim 22, wherein the computerized data processing system investment vehicle performs operations for accepting

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and processing investor instructions ~~enables the investors~~ to organize, using the graphical user interface, holdings in the corresponding accounts into hierarchical, multi-tiered portfolio structures of one or more groups and subgroups that ~~can be~~ are defined by the investors to suit the investors' portfolio structuring desires.

34. (Currently amended) The investment system vehicle of claim 33, wherein the computerized data processing system performs operations for accepting and processing investor instructions to investor can for each account, the corresponding investor can specify an allocation factor for each security, for each group and for each sub-group included in their corresponding account, the allocation factor for a group specifying a percentage of a total amount to be used to purchase interests in securities for the account in which the group is located, the allocation factor for a sub-group specifying a percentage of a total amount to be used to purchase interests in securities for the group in which the sub-group is located, and the allocation factor for a security specifying a percentage of a total amount to be to be used to purchase interests in securities for the group or sub-group in which the security is located, or if the security is not in a group or sub-group, a percentage of the total amount to be used to purchase interests in securities for the account in which the security is located.

35. (Currently amended) The investment system vehicle of claim 33, wherein the computerized data processing system performs operations supporting investor can extend the account portfolio structures where such that subgroups can themselves have subgroups.

36. (Currently amended) The investment system vehicle of claim[[s]] 33, wherein the computerized data processing system performs operations supporting account portfolio

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structures where individual securities ~~can~~ reside at any tier level alongside groups and subgroups within the account portfolio.

37. (Canceled)

38. (Currently amended) The investment system ~~vehiele~~ of claim 33, wherein the graphical user interface provides the investors with dynamically re-configurable building blocks for visually intuitive account management, each building block representing at least one of a security, a group of securities, and a subgroup of securities held in a corresponding one of the accounts, ~~to enable the investors to build, re-configure and manage the accounts in a visually intuitive manner and to visually offer the investors portfolio information for the accounts.~~

39. (Currently amended) The investment system ~~vehiele~~ of claim 22, ~~wherein the computerized data processing system performing operations supporting investor instructions can specifying~~ for holdings in a corresponding one of the accounts percentages of the total value of the account to which the values of the holdings should correspond, and

wherein the computerized data processing system ~~investment vehiele~~ reviews the investor's account and compares the holdings in the account with the specified percentages, and upon finding a discrepancy between the holdings and the specified percentages, which discrepancy is above a level set by the investor, notifies the investor of the discrepancy.

40. (Currently amended) The investment system ~~vehiele~~ of claim 26, ~~wherein the computerized data processing system performing operations supporting investor instructions~~

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~~can specifying~~ for securities and groups of securities in a corresponding one of the accounts percentages of the total value of the account to which the values of the holdings should correspond, and wherein the computerized data processing system ~~investment vehicle~~ reviews the investor's account and compares the holdings in the account with the specified percentages, and upon finding a discrepancy between the holdings and the specified percentages, which discrepancy is above a level set by the investor notifies the investor of the discrepancy.

41. (Currently amended) The investment system ~~vehicle~~ of claim 33, ~~wherein the~~ computerized data processing system performing operations supporting investor instructions ~~can specifying~~ for securities, groups of securities, and subgroups of securities in a corresponding one of the accounts percentages of the total value of the account to which the values of the holdings should correspond, and wherein the computerized data processing system ~~investment vehicle~~ reviews the investor's account and compares the holdings in the account with the specified percentages, and upon finding a discrepancy between the holdings and the specified percentages, which discrepancy is above a level set by the investor, notifies the investor of the discrepancy.

42. (Canceled)

43. (New) The investment system of claim 22, wherein the computerized data processing system performs operations supporting and executing a systematic investment program for at least one investor account, wherein a systematic investment program is the

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practice of investing equal amounts of money in a specified set of securities at regularly scheduled intervals through recurring orders.

44. (New) The investment system of claim 43, wherein the computerized data processing system performs operations compatibly managing the systematic investment program with the limit request operations.

45. (New) The investment system of claim 44, wherein the computerized data processing system performs operations managing the systematic investment program for the investor's specified set of securities by monitoring and allowing the limit requests associated with the systematic investment program to remain pending until the conditions of the limit request are met.

46. (New) The investment system of claim 44, wherein the computerized data processing system performs operations managing the systematic investment program for the investor's specified set of securities by monitoring and allowing the limit requests associated with the systematic investment program to remain pending for any defined length of time, whereby at the end of the defined length of time any unfulfilled limit requests are either canceled, converted to a non-limit request and executed on behalf of the investor, or allowed to remain pending for an additional specified period of time.

47. (New) An investment system including computer hardware and computer software for enabling a plurality of investors to selectively buy and sell interests in each of a plurality of different individual securities traded on at least one financial market, comprising:

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a programmed computerized data processing system having at least one central processing unit for performing data processing operations, storage devices, databases, and communications interfaces;

a plurality of accounts, stored and processed by the programmed computerized data processing system, for which the plurality of investors buy and sell the interests in the plurality of securities, each of the accounts corresponding to at least one of the plurality of investors; and

a graphical user interface for the plurality of investors to create and manage their at least one corresponding account,

the programmed computerized data processing system performs data processing operations such that, for each of the plurality of individual securities, interests in the security which are bought or sold by the at least one investor correspond to a fractionalized market unit of the security, and

the programmed computerized data processing system performing data processing operations for:

- (a) accepting and executing individual orders from investors containing instruction to buy, to sell, or to both buy and sell the interests in a plurality of different individual securities;
- (b) accepting individual orders containing at least one limit request, monitoring each conditional event specified by the investor for each said limit request, and independently triggering the purchase or sale of securities, as instructed by the investor with each said limit request, after the conditional event specified by the investor for each said limit request has been met, or if the conditions are not met by a specified period of time, either cancelling any unfulfilled limit requests, converting unfulfilled limit requests to non-limit requests and executing them on behalf of the investor, or allowing any unfulfilled limit requests to remain

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pending for an additional specified period of time;

(c) accepting individual orders containing at least one limit request applied to a plurality of different individual securities, monitoring the conditional event specified by the investor for each said limit request and triggering the purchase or sale of the plurality of securities, as instructed by the investor in the limit request, after the conditional event specified by the investor in the limit request has been met, or if the conditions are not met by a specified period of time, either cancelling any unfulfilled limit requests, converting unfulfilled limit requests to non-limit requests and executing them on behalf of the investor, or allowing any unfulfilled limit requests to remain pending for an additional specified period of time; and

(d) supporting and executing a systematic investment program for at least one investor account and compatibly managing the systematic investment program with the limit request operations, wherein a systematic investment program is the practice of investing equal amounts of money in a specified set of securities at regularly scheduled intervals through recurring orders.